

## **Statistical Report 2012**

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Financial and Consumer Affairs  
Authority of Saskatchewan

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Superintendent of Insurance

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Government of  
Saskatchewan



Financial and  
Consumer  
Affairs Authority

Suite 601  
1919 Saskatchewan Drive  
Regina, SK, Canada  
S4P 4H2

August 15, 2013

TO THE HONOURABLE GORDON S. WYANT, Q.C.  
Minister of Justice and Attorney General  
Government of Saskatchewan

Dear Mr. Wyant:

I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2012.

The report shows particulars of the business of each insurer licensed in Saskatchewan and Saskatchewan Government Insurance, and includes a summary of the activities of the Insurance Councils of Saskatchewan.

Respectfully submitted,

Dave Wild  
Superintendent of Insurance

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## GENERAL INFORMATION

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### Classification of Insurers - December 31, 2012

#### Federally Registered Companies

Current Insurers	163	
Discontinuing Insurers	11	
Exclusive Reinsurers	5	
Fraternal Societies	9	
Underwriters Agencies	1	
		189

#### Provincial and Extra-Provincial Insurers

Current Insurers	38	
Fraternal Societies	2	
Reciprocal Exchanges	10	
Co-operative Insurers	1	
		51

Crown Corporations		<u>1</u>
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Total Licensees		<u>241</u>
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### New Insurance Companies Licensed in 2012

Listed below are new insurers who entered Saskatchewan. Of these, two are federal and one is extra-provincial.

	<u>Date Licensed</u>
Arch Insurance Canada Ltd.	December 28, 2012
Canadian Egg Industry Reciprocal Alliance – CEIRA	January 1, 2012
The Provenance Life Insurance Company	August 28, 2012

### Companies Withdrawn in 2012

	<u>Date Withdrawn</u>
Gan Eurocourtage	July 16, 2012
Global Reinsurance Company	January 1, 2012
Lumbermen's Underwriting Alliance	December 31, 2012
Pool Insurance Company	July 16, 2012
Poultry Insurance Exchange Reciprocal of Canada	March 13, 2012
Rain and Hail Insurance Corporation	December 31, 2012



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## GENERAL INFORMATION

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### Changes in 2012

AXA Life Insurance Inc. changed corporate name to SSQ, Insurance Company Inc. effective March 5, 2012.

Commonwealth Insurance Company changed corporate name to Northbridge Indemnity Insurance Corporation effective March 1, 2012.

CUNA Mutual Insurance Society changed corporate name to CMFG Life Insurance Company effective March 1, 2012.

Euler Hermes American Credit Indemnity Company changed corporate name to Euler Hermes North America Insurance Company effective March 5, 2012.

Groupama Transport changed corporate name to Gan Eurocourtage effective January 30, 2012.

Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific Insurance and Financial Services Inc. amalgamated and continued under the name Industrial Alliance Insurance and Financial Services Inc. effective June 30, 2012.

La Capital Insurance and Finance Services Inc. and Promutuel Life Inc. amalgamated and continued under the name La Capital Insurance and Finance Services Inc. effective December 31, 2012.

Lombard General Insurance Company of Canada changed corporate name to Northbridge General Insurance Corporation effective March 1, 2012.

Lombard Insurance Company changed corporate name to Northbridge Personal Insurance Corporation effective March 1, 2012.

Markel Insurance Company of Canada changed corporate name to Northbridge Commercial Insurance Corporation effective March 1, 2012.

Royal & Sun Alliance Insurance Company of Canada and GCAN Insurance Company amalgamated and continued under the name Royal & Sun Alliance Insurance Company of Canada effective January 1, 2012.

Travelers Guarantee Company of Canada changed corporate name to Travelers Insurance Company of Canada effective May 1, 2012.

Unity Life of Canada changed corporate name to Foresters Life Insurance Company effective January 23, 2012.

### Changes Previously Not Reported

Omega General Insurance Company assumed all liabilities and rights in respect of all policies of insurance issued by Endurance Reinsurance Corporation of America effective October 31, 2011.

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## GENERAL INFORMATION

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### Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2012. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2012</u> \$000	<u>2011</u> \$000	<u>Change %</u>
<u>Premiums Written</u>			
Life	\$ 710,401	\$ 683,396	4.0
Other	\$ 2,563,156	\$ 2,372,852	8.0
<u>Disbursements</u>			
Life	\$ 545,089	\$ 514,386	6.0
Other	\$ 1,698,007	\$ 1,812,932	-6.3
<u>Loss Ratios</u>			
Life	76.7	75.3	1.9
Other	66.2	76.4	-13.4

## GENERAL INFORMATION

### Insurance Councils of Saskatchewan

The number of licenses in effect for the classes of licenses issued by the General, Life and Hail Insurance Councils were as follows:

AGENCIES/ADJUSTERS					
Class of License	2012	2011	2010	2009	2008
Accident & Sickness Only	9	8	8	8	-
Adjusting Firm	38	34	33	31	26
All Classes other than Life	575	560	553	543	532
General RIA	292	291	277	-	-
General Third Party Administrator	12	11	8	-	-
Hail	58	61	58	53	52
Hail Adjusting Firm	2	3	3	3	3
Life and Accident & Sickness	814	780	763	747	737
Life RIA	419	417	381	-	-
Life Third Party Administrator	4	3	2	-	-
Travel	82	72	70	68	71
Warranty – Administrators	0	0	0	9	9
Warranty – Dealers	0	0	0	425	383
<b>Total</b>	<b>2,305</b>	<b>2,240</b>	<b>2,156</b>	<b>1,887</b>	<b>1,813</b>

AGENTS/SALESPERSONS/ADJUSTERS					
Class of License	2012	2011	2010	2009	2008
Accident & Sickness Only	96	98	82	77	66
Adjusters Representatives	262	222	16	115	104
All Classes other than Life	4,072	3,700	3,345	3,066	2,990
Hail	835	850	868	882	907
Hail Adjuster Rep's	91	174	167	167	-
Hail Adjusters	224	131	125	117	279
Life and Accident & Sickness	3,305	3,104	2,992	2,884	2,782
Travel	918	457	381	377	375
<b>Total</b>	<b>9,803</b>	<b>8,736</b>	<b>7,976</b>	<b>7,685</b>	<b>7,503</b>

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## GENERAL INFORMATION

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Complaints received and resolved by the Councils were as follows:

COMPLAINTS RECEIVED					
Council	2012	2011	2010	2009	2008
General Insurance Council	48	95	39	31	26
Hail Insurance Council	1	3	1	11	6
Life Insurance Council	28	44	27	40	46
<b>Total</b>	<b>77</b>	<b>142</b>	<b>67</b>	<b>82</b>	<b>78</b>

COMPLAINTS FINALIZED					
Council	2012	2011	2010	2009	2008
General Insurance Council	43	85	30	30	18
Hail Insurance Council	1	5	0	16	3
Life Insurance Council	25	39	23	57	30
<b>Total</b>	<b>69</b>	<b>129</b>	<b>53</b>	<b>103</b>	<b>51</b>

Disciplinary actions resulting from investigation of 2012 complaints were:

### General Insurance Council

#### Complaints & Investigation Committee:

- Cautionary Letters 15
- Consensual Agreements (fines, costs, restitution) 3
- Consensual Agreement (conditional license) 1

#### Discipline Committee:

- Fines/Costs 1

### Life Insurance Council

#### Complaints & Investigation Committee:

- Cautionary Letters 2
- Consensual Agreements (fines, costs, restitution) 3
- Consensual Agreement (license suspended) 1
- Consensual Agreement (warning letter) 1

#### Discipline Committee:

- License Suspended/Cancelled 1

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## COMPANIES AND FRATERNAL SOCIETIES

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Insurance Companies and Fraternal Societies licensed to transact business under *The Saskatchewan Insurance Act* in the province of Saskatchewan at December 31, 2012.

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

### DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

1. A. Life Insurance.
2. B. Fire Insurance.
3. C. Hail Insurance and Crop Insurance.
4. D. Accident (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit, guarantee (fidelity, surety, title & legal), inland transportation, live stock, plate glass, marine, property damage, sickness (personal), sprinkler leakage, theft and weather Insurance.
5. E. Accident Insurance and Sickness Insurance.
6. Discont. Discontinuing allows the licensee to service existing contracts. It does not allow the licensee to write or renew insurance contracts in the Province of Saskatchewan.
7. Reinsurer Allows the licensee to undertake reinsurance in the classes of insurance which the licensee is authorized to transact, in the Province of Saskatchewan.
8. Fraternal Fraternal Society means a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life, accident or sickness insurance in accordance with its constitution, bylaws and rules.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
ACE INA Insurance	1400 - 25 York Street Toronto ON M5J2V5	B.C.D.
ACE INA Life Insurance	1400 - 25 York Street Toronto ON M5J2V5	A.E.
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto ON M4W2K2	Fraternal.
Additional Municipal Hail Limited	2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.E.
Affiliated FM Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T5J6R7 MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	B.D.
Allianz Global Risks US Insurance Company	1600 - 130 Adelaide Street West Toronto ON M5H3P5	B.D.
Allianz Life Insurance Company of North America	700 - 2005 Sheppard Avenue East Willowdale ON M2J5B4	Discont.
Allstate Insurance Company of Canada	100 - 27 Allstate Parkway Markham ON L3R5P8	Discont.
American Bankers Insurance Company of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	B.D.
American Bankers Life Assurance Company of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	A.E.
American Health and Life Insurance Company	355 Wellington Street, 2nd Floor London ON N6A3N7	A.
American Income Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Arch Insurance Canada Ltd.	3600 - 77 King Street West Toronto ON M5K1K2	B.C.D.
Arch Insurance Company	P.O. Box 308, 3600 - 77 King Street West Toronto ON M5K1K2	B.C.D.
Ascentus Insurance Ltd.	800 - 18 York Street Toronto ON M5J2T8	B.D.
Aspen Insurance UK Limited	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Associated Electric & Gas Insurance Services Limited	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Assumption Mutual Life Insurance Company	770 Main Street Moncton NB E1C8L1 MA: P.O. Box 160 Moncton NB E1C8L1	A.E.
Assurant Life of Canada	2000 - 5000 Yonge Street Toronto ON M2N7E9	A.
AssurePro Insurance Company Limited	200 Albert Street North Regina SK S4R5E2	D.
Atradius Credit Insurance N.V.	83 Little Bridge Street, Unit 12 Almonte ON K0A1A0	D.
Aviva Insurance Company of Canada	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
AXA Equitable Life Insurance Company	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
AXA Insurance (Canada)	1500-A, 700 University Avenue Toronto ON M5G0A1	B.C.D.
AXA Pacific Insurance Company	1500-A, 700 University Avenue Toronto ON M5G0A1	B.C.D.
AXIS Reinsurance Company (Canadian Branch)	1010 - 70 York Street Toronto ON M5J1S9	B.C.D.
BCAA Insurance Corporation	4567 Canada Way Burnaby BC V5G4T1	B.D.
Belair Insurance Company Inc.	300 - 7101 Jean-Talon Street East Anjou QC H1M3T6	D.
Berkley Insurance Company	2610 - 100 King Street West Toronto ON M5X1C8	B.C.D.
Blue Cross Life Insurance Company of Canada	P.O. Box 220, 644 Main Street Moncton NB E1C8L3	A.E.
BMO Life Assurance Company	60 Yonge Street Toronto ON M5E1H5	A.E.
BMO Life Insurance Company	60 Yonge Street Toronto ON M5E1H5	A.E.
Boiler Inspection and Insurance Company of Canada, The	3000 - 250 Yonge Street Toronto ON M5B2L7	B.D.
Canada Guaranty Mortgage Insurance Company	400 - 1 Toronto Street Toronto ON M5C2V6	D.
Canada Life Assurance Company, The	330 University Avenue Toronto ON M5G1R8	A.E.



NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canada Life Insurance Company of Canada, The	330 University Avenue Toronto ON M5G1R8	Reinsurer.
Canadian Farm Insurance Corp.	310 - 13220 St. Albert Trail Edmonton AB T5L4W1	B.D.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6	B.D.
Canadian Premier Life Insurance Company	MA: 800 - 18 York Street Toronto ON M5J2T8 5000 Yonge Street Toronto ON M2N7J8	A.E.
Canadian Union Insurance Company	2475 Laurier Boulevard Sillery QC G1T1C4	D.
Canassurance Insurance Company	550 Sherbrooke Street West Montreal QC H3A3S3	B.D.
Chartis Insurance Company of Canada	145 Wellington Street West Toronto ON M5J1H8	B.D.
Chicago Title Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	D.
Chubb Insurance Company of Canada	1 Adelaide Street East Toronto ON M5C2V9	B.D.
CIBC Life Insurance Company Limited	900 - 3 Robert Speck Parkway Mississauga ON L4Z2G5	A.E.
CIGNA Life Insurance Company of Canada	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
CMFG Life Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	Discont.
Combined Insurance Company of America	300 - 7300 Warden Avenue Markham ON L3R0X3	A.E.
Compagnie Francaise d'Assurance pour le Commerce Exterieur	910 - 251 Consumers Road Toronto ON M2J4R3	D.
CompCorp Life Insurance Company	P.O. Box 23, 3110 - 250 Yonge Street Toronto ON M5B2L7	A.E.
Connecticut General Life Insurance Company	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Continental Casualty Company	1500 - 250 Yonge Street Toronto ON M5B2L7	B.C.D.
Co-operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4T1N4	C.
Co-operators General Insurance Company	MA: P.O. Box 777 Regina SK S4P3A8 Priory Square Guelph ON N1H6P8	B.C.D.



NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Co-operators Life Insurance Company	1920 College Avenue Regina SK S4P1C4	A.E.
CorePointe Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Coseco Insurance Company	5600 Cancross Court Mississauga ON L5R3E9	B.D.
CT Financial Assurance Company	120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
CUMIS General Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	B.D.
CUMIS Life Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	A.E.
DAS Legal Protection Insurance Company Limited	1610 - 390 Bay Street Toronto ON M5H2Y2	D.
Desjardins Financial Security Life Assurance Company	200 des Commandeurs Street Levis QC G6V6R2	A.E.
Dominion of Canada General Insurance Company, The	165 University Avenue Toronto ON M5H3B9	B.D.
Ecclesiastical Insurance Office plc	P.O. Box 2004, 2200 - 20 Eglinton Avenue West Toronto ON M4R1K8	B.D.
Echelon General Insurance Company	300 - 2680 Matheson Boulevard East Mississauga ON L4W0A5	B.D.
Economical Mutual Insurance Company	P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	B.D.
Electric Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	D.
Elite Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau	1000 - 181 Bay Street Toronto ON M5J2T3	Discont.
Equitable General Insurance Company, The	202 - 2475 Laurier Boulevard Quebec QC G1T1C4	Discont.
Equitable Life Insurance Company of Canada, The	MA: 130 Macdonell Street Guelph ON N1H6P8 One Westmount Road North Waterloo ON N2J4C7	A.E.
Euler Hermes North American Insurance Company	2810 - 1155 Rene-Levesque Boulevard West Montreal QC H3B2L2	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Everest Insurance Company of Canada	2520 - 130 King Street West Toronto ON M5X1E3	B.C.D.
Excellence Life Insurance Company, The	202 - 5055 Metropolitan Boulevard East Montreal QC H1R1Z7	A.E.
Factory Mutual Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Faithlife Financial	470 Weber Street North Waterloo ON N2J4G4	Fraternal
FCT Insurance Company Ltd.	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
Federal Insurance Company	1 Adelaide Street East Toronto ON M5C2V9	B.D.
Federated Insurance Company of Canada	P.O. Box 5800, 255 Commerce Drive Winnipeg MB R3C3C9	B.C.D.
Federation Insurance Company of Canada	1400 - 1 Ville Marie Place Montreal QC H3B2B2	Discont.
Fenchurch General Insurance Company	115 - 2655 North Sheridan Way Mississauga ON L5K2P8	B.D.
Fidelity National Title Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	D.
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
First Canadian Insurance Corporation	10727 - 82 Avenue Edmonton AB T6E2B1	A.E.
First North American Insurance Company	2 Queen Street East, 6th Floor Toronto ON M5C3G7	D.
Foresters Life Insurance Canada	3 - 1660 Tech Avenue Mississauga ON L4W5S8	A.E.
General American Life Insurance Company	1981 McGill College Avenue, 13th Floor Montreal QC H3A3A8	Reinsurer.
Genworth Financial Mortgage Insurance Company Canada	300 - 2060 Winston Park Drive Oakville ON L6H5R7	D.
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.
Germania Mutual Insurance Company	P.O. Box 477, 127 Kaiser William Avenue Langenburg SK S0A2A0	B.D.
GMS Insurance Inc.	P.O. Box 1949, 2055 Albert Street Regina SK S4P0E3	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.
Grain Insurance and Guarantee Company	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
Grand Orange Lodge of British America, Benefit Fund, The	94 Sheppard Avenue West Willowdale ON M2N1M5	Fraternal.
Great American Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Great-West Life Assurance Company, The	100 Osborne Street North Winnipeg MB R3C3A5	A.E.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1	D.
Guarantee Company of North America, The	1400 - 4950 Yonge Street Toronto ON M2N6K1	B.D.
Hartford Fire Insurance Company	P.O. Box 112, 1010 - 121 King Street West Toronto ON M5H3T9	B.C.D.
Hartford Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
HDI-Gerling Industrie Versicherung AG	1900 - 181 University Avenue Toronto ON M5H3M7	B.D.
Household Life Insurance Company	300 - 3381 Steeles Avenue East Toronto ON M2H3S7	A.E.
Independent Order of Foresters, The	789 Don Mills Road, 16th Floor Toronto ON M3C1T9	Fraternal.
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3	A.E.
Industrial-Alliance Pacific General Insurance Corporation	1080 Grande Allee West Quebec QC G1S1C7 MA: 1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3	D.
Intact Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
International Insurance Company of Hannover Ltd.	201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	B.D.
Jevco Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	D.
Jewelers Mutual Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Knights of Columbus	100 - 139 Front Street Belleville ON K8N5B5	Fraternal.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
La Capitale General Insurance Inc.	625 St-Amable Street Quebec QC G1R2G5	B.C.D.
La Capitale Insurance and Financial Services Inc.	625 St-Amable Street Quebec QC G1R2G5	A.E.
Lawyers' Professional Indemnity Company	3101 - 250 Yonge Street Toronto ON M5B2L7	D.
Legacy General Insurance Company	5000 Yonge Street Toronto ON M2N7J8	B.D.
Liberty Life Assurance Co. of Boston	1000 - 181 Bay Street Toronto ON M5J2T3	A.E.
Liberty Mutual Insurance Company	1000 - 181 Bay Street Toronto ON M5J2T3	B.D.
Life Insurance Company of North America	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Lloyd's Underwriters	2220 - 1155 Metcalfe Street Montreal QC H3B2V6	B.C.D.
London Life Insurance Company	255 Dufferin Avenue London ON N6A4K1	A.E.
LS Mutual Life Insurance Company	P.O. Box 10000, 1555 Girouard Street West St-Hyacinthe QC J2S7C8	A.E.
L'Unique General Insurance Inc.	625 St-Amable Street Quebec QC G1R2G5	B.C.D.
Manufacturers Life Insurance Company, The	200 Bloor Street East Toronto ON M4W1E5	A.E.
Manulife Canada Ltd.	MA: 500 King Street North Waterloo ON N2J4C6 500 King Street North Waterloo ON N2J4C6	A.E.
Massachusetts Mutual Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
MAX Canada Insurance Company	140 Foundry Street Baden ON N3A2P7	B.D.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Mennonite Mutual Fire Insurance Company of Saskatchewan	P.O. Box 190 Waldheim SK S0K4R0	B.D.
Millennium Insurance Corporation	10727 - 82 Avenue Edmonton AB T6E2B1	B.D.
Mitsui Sumitomo Insurance Company, Limited	1 Adelaide Street East Toronto ON M5C2V9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mortgage Insurance Company of Canada, The	100 Yonge Street, 4th Floor Toronto ON M5C2W1	D.
	MA: 44 King Street West, 8th Floor Toronto ON M5H1H1	
Motors Insurance Corporation	400 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.
Munich Reinsurance America, Inc.	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
Mutual Fire Insurance Company of British Columbia, The	201 - 9366 200A Street Langley BC V1M4B3	B.D.
National Bank Life Insurance Company	600 de la Gauchetiere Street West, 4th Floor Montreal QC H3B4L2	A.E.
	MA: 1100 University Street 5th Floor Montreal QC H3B2G7	
National Liability & Fire Insurance Company	201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	B.C.D.
New York Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.
North Waterloo Farmers Mutual Insurance Company, The	100 Erb Street East Waterloo ON N2J1L9	C.D.
Northbridge Commercial Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge General Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge Indemnity Insurance Corporation	1500 - 595 Burrard Street, Bentall Tower III Vancouver BC V7X1G4	B.D.
Northbridge Personal Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Novex Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
Old Republic Insurance Company of Canada	P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	B.D.
Omega General Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	B.C.D.
Optimum Insurance Company Inc.	1500 - 425 de Maisonneuve Boulevard West Montreal QC H3A3G5	B.D.
Order of United Commercial Travelers of America, The	300 - 901 Centre Street North Calgary AB T2E2P6	Fraternal.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Palliser Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9 MA: P.O. Box 1358 Saskatoon SK S7K3N9	C.
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Penncorp Life Insurance Company	7150 Derrycress Drive Mississauga ON L5W0E5 MA: 625 St-Amable Street Quebec QC G1R2G5	A.E.
Personal Insurance Company, The	6300 de la Rive-Sud Boulevard Levis QC G6V6P9	B.D.
PMI Mortgage Insurance Company Canada	2060 Winston Park Drive Oakville ON L6H5R7	Discont.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3 MA: P.O. Box 340 Portage la Prairie MB R1N3B8	B.D.
Primerica Life Insurance Company of Canada	300 - 2000 Argentinia Road, Plaza V Mississauga ON L5N2R7 MA: P.O. Box 174 Streetville ON L5M2B8	A.E.
Primum Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
Principal Life Insurance Company	1300 Bay Street, 4th Floor Toronto ON M5R3K8	A.E.
Protective Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	D.
Provenance Life Insurance Company, The	3221 North Service Road Burlington ON L7N3G2	A.E.
RBC General Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: 200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower Toronto ON M5J2J5	B.D.
RBC Insurance Company of Canada	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: 200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower Toronto ON M5J2J5	D.
RBC Life Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: 200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower Toronto ON M5J2J5	A.E.
Red River Valley Mutual Insurance Company	245 Centre Avenue East Altona MB R0G0B0 MA: P.O. Box 940 Altona MB R0G0B0	B.C.D.
Reliable Life Insurance Company	P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Reliance Insurance Company	801 - 4 King Street West Toronto ON M5H1B6 MA: c/o KPMG Inc., P.O. Box 31, Commerce Court Postal Stn Toronto ON M5L1B2	Discont.
RGA Life Reinsurance Company of Canada	1100 - 55 University Avenue Toronto ON M5J2H7 MA: 1981 McGill College Avenue, 13th Floor Montreal QC H3A3A8 P.O. Box 537 Saskatoon SK S7K3L6	Reinsurer.
Robin Hood Employees' Mutual Insurance Association		Fraternal.
Royal & Sun Alliance Insurance Company of Canada	800 - 18 York Street Toronto ON M5J2T8	B.C.D.
Safety National Casualty Corporation	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Saskatchewan Mutual Insurance Company	279 - 3rd Avenue North Saskatoon SK S7K2H8	B.D.
Saskatchewan Teachers' Federation	2317 Arlington Avenue Saskatoon SK S7J2H8	Fraternal.
Scotia General Insurance Company	100 Yonge Street, 4th Floor Toronto ON M5C2W1 MA: 44 King Street West, 8th Floor Toronto ON M5H1H1	D.
Scotia Life Insurance Company	100 Yonge Street, 4th Floor Toronto ON M5C2W1 MA: 44 King Street West, 8th Floor Toronto ON M5H1H1	A.E.
Scottish & York Insurance Co. Limited	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Security Insurance Company of Hartford	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
Sentry Insurance A Mutual Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
SGL Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.D.
Shipowners' Mutual Protection and Indemnity Association (Luxembourg), The	1260 - 999 West Hastings Street Vancouver BC V6C2W2	D.
Sompo Japan Insurance Inc.	1400 - 25 York Street Toronto ON M5J2V5	B.D.
Sons of Scotland Benevolent Association	801 - 505 Consumers Road Toronto ON M2J4V8	Fraternal.
Sovereign General Insurance Company, The	140 - 6700 Macleod Trail South East Calgary AB T2H0L3	B.D.



NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
SSQ Life Insurance Company Inc.	2525 Laurier Boulevard Quebec QC G1V2L2	A.E.
	MA: P.O. Box 10500, 2525 Laurier Boulevard Quebec QC G1V4H6	
SSQ, Insurance Company Inc.	1800 - 2020 University Street Montreal QC H3A2A5	A.E.
St. Paul Fire and Marine Insurance Company	P.O. Box 6, 200 - 20 Queen Street West Toronto ON M5H3R3	B.D.
Standard Life Assurance Company of Canada, The	1500 - 1245 Sherbrooke Street West Montreal QC H3G1G3	A.E.
Standard Life Assurance Limited	1500 - 1245 Sherbrooke Street West Montreal QC H3G1G3	A.
Stewart Title Guaranty Company	2600 - 200 Bay Street, Royal Bank Plaza, North Tower Toronto ON M5J2J2	D.
Sun Life Assurance Company of Canada	150 King Street West Toronto ON M5H1J9	A.E.
Sun Life Insurance (Canada) Limited	150 King Street West Toronto ON M5H1J9	A.E.
Sunderland Marine Mutual Insurance Company Limited	701 - 890 West Pender Street Vancouver BC V6C1J9	D.
Swiss Reinsurance Company Ltd.	1000 - 150 King Street West Toronto ON M5H1J9	Reinsurer.
T.H.E. Insurance Company	1400 - 200 University Avenue Toronto ON M5H3C6	B.D.
TD General Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6	D.
	MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	
TD Home and Auto Insurance Company	2160 Yonge Street, 4th Floor Toronto ON M4S3A6	B.D.
	MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	
TD Life Insurance Company	120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Traders General Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
Trafalgar Insurance Company of Canada	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.



NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Trans Global Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	A.E.
Transamerica Life Canada	5000 Yonge Street Toronto ON M2N7J8	A.E.
Transatlantic Reinsurance Company	145 Wellington Street West, 9th Floor Toronto ON M5J1H8	Reinsurer.
Travelers Insurance Company of Canada	P.O. Box 6, 300 - 20 Queen Street West Toronto ON M5H3R3	B.C.D.
Trisura Guarantee Insurance Company	P.O. Box 22, 1610 - 333 Bay Street Bay Adelaide Centre Toronto ON M5H2R2	D.
Triton Insurance Company	355 Wellington Street London ON N6A3N7	D.
Ukrainian Fraternal Society of Canada	235 McGregor Street Winnipeg MB R2W4W5	Fraternal.
Ukrainian National Association, Inc.	10 - 155 McIntosh Drive Markham ON L3R0N6	Fraternal.
Unica Insurance Inc.	625 St-Amable Street Quebec QC G1R2G5	B.C.D.
Unifund Assurance Company	MA: 7150 Derrycrest Drive Mississauga ON L5W0E5 10 Factory Lane	B.D.
Union Life Mutual Assurance Company, The	MA: St John's NF A1C6H5 P.O. Box 12049 St John's NF A1B1R7 142 Heriot Drummondville QC J2C1J8	A.E.
United American Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Utica Mutual Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
Virginia Surety Company, Inc.	201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	D.
Waterloo Insurance Company	P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	B.D.
Wawanesa Life Insurance Company, The	400 - 200 Main Street Winnipeg MB R3C1A8	A.E.
Wawanesa Mutual Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	B.D.
Western Assurance Company	800 - 18 York Street Toronto ON M5J2T8	C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Western Financial Insurance Company	200 - 1200 Portage Avenue Winnipeg MB R3G0T5	D.
Western Life Assurance Company	1010 - 24th Street South East High River AB T1V2A7	A.E.
Western Surety Company	2100 - 1881 Scarth Street Regina SK S4P4K9	D.
Westport Insurance Corporation	2200 - 150 King Street West Toronto ON M5H1J9	B.C.D.
XL Insurance Company Limited	1802 - 100 Yonge Street Toronto ON M5C2W1	D.
XL Reinsurance America Inc.	1702 - 100 Yonge Street Toronto ON M5C2W1	B.D.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Zurich Insurance Company Ltd	400 University Avenue Toronto ON M5G1S7	B.D.
<b>Reciprocals</b>		
Asset Protection Insurance Exchange	390 8B, 3110 - 8th Street East Saskatoon SK S7H0W2	
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Egg Industry Reciprocal Alliance - CEIRA	900 - 10025 - 102A Avenue Edmonton AB T5J0Y2	
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 2900 - 250 Yonge Street Toronto ON M5B2L7	
Canadian Universities Reciprocal Insurance Exchange	901 - 5500 North Service Road Burlington ON L7L6W6	
Community Newspapers Reciprocal Insurance Exchange	116 - 3228 South Service Road Burlington ON L7N3H8	
Energy Insurance Reciprocal	1500 - 727 - 7th Avenue South West Calgary AB T2P0Z5	
Healthcare Insurance Reciprocal of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	
Real Estate Insurance Exchange	205 - 4954 Richard Road South West Calgary AB T3E6L1	
SUMAssure Insurance Reciprocal	200 - 2222 - 13th Avenue Regina SK S4P3M7	

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
<b>Automobile Fund</b>		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
<b>Crown Corporations</b>		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.

## FRATERNAL SOCIETIES

## SASKATCHEWAN - 2012

Table 1 - Exhibit of Premiums and Disbursements - "\$000"

	Exhibit of Premiums, Contributions and Dues				Disbursements Under Certificate			
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Dividend Total	Total
	\$	\$	\$	\$	\$	\$	\$	\$
ACTRA Fraternal Benefit Society	7	55		62		25		25
Faithlife Financial	3,254	107		3,361	2,587	100	621	3,308
Grand Orange Lodge of British America, Benefit Fund, The	3			3				
Independent Order of Foresters, The	561	1	13	575	462	4	233	699
Knights of Columbus	13,535	224	44	13,803	4,253		4,068	8,321
Order of United Commercial Travelers of America, The	8	14		22	8	8		16
Robin Hood Employees' Mutual Insurance Association		224		224		220	1	221
Saskatchewan Teachers' Federation		12,965		12,965		9,245		9,245
Sons of Scotland Benevolent Association	11			11	19			19
Ukrainian Fraternal Society of Canada	6			6	6			6
Ukrainian National Association, Inc.	3			3	9			9
2012 TOTALS	\$ 17,388	\$ 13,590	\$ 57	\$ 31,035	\$ 7,344	\$ 9,602	\$ 4,923	\$ 21,869

# FRATERNAL SOCIETIES

## SASKATCHEWAN - 2012

Table 2 - Life Insurance in Force - "\$000"

	Policies in Force at end of 2011 Amount	Additions During Year (New Effectuated and Other Additions) Amount	Reductions During Year For All Reasons Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2012 Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	2,667	21	116		124	2,572
Faithlife Financial	268,875	29,545	11,625		4,388	286,795
Grand Orange Lodge of British America, Benefit Fund, The	93	39			27	132
Independent Order of Foresters, The	40,283	3,766	1,079		1,593	42,970
Knights of Columbus	998,881	135,288	37,729		18,410	1,096,440
Order of United Commercial Travelers of America, The	953	30	349		51	634
Robin Hood Employees' Mutual Insurance Association	3,726	180	216		102	3,690
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	325	3	33		115	295
Ukrainian Fraternal Society of Canada	936	12	524		141	424
Ukrainian National Association, Inc.	474		17		126	457
2012 TOTALS	\$ 1,317,213	\$ 168,884	\$ 51,688	\$	25,077	\$ 1,434,409

**SASKATCHEWAN INSURANCE EXHIBIT**
**COMPARATIVE SUMMARY OF TOTAL BUSINESS IN ALL CLASSES - "\$000"**

	Direct Premiums Written	Direct Claims Incurred	Ratio
<b>OTHER THAN LIFE</b>			
Accident and Sickness Insurance (excluding Fraternalists)	\$ 565,350	\$ 288,150	51.0
Guarantee Insurance (Fidelity, Surety, Title and Legal)	25,860	4,665	18.0
Property Insurance (Property, Credit Protection and Other Approved Products)	679,594	435,501	64.1
Hail Insurance	126,375	90,844	71.9
Aircraft Insurance	5,649	2,099	37.2
Automobile Accident Insurance Act	785,679	742,871	94.6
Automobile Extension Insurance	170,596	86,922	51.0
Boiler and Machinery Insurance (Boiler and Machinery, Equipment Warranty)	35,827	13,493	37.7
Liability Insurance	133,179	28,583	21.5
Marine Insurance	4,585	4,141	90.3
Mortgage Insurance	30,462	738	2.4
(A) TOTALS	\$ 2,563,156	\$ 1,698,007	66.2
Life Insurance (all plans excluding Fraternalists)	\$ 710,401		
Claims: Direct Claims		\$ 482,083	
Dividends		63,006	
(B) TOTALS	\$ 710,401	\$ 545,089	76.7
GRAND TOTALS (all classes A and B)	\$ 3,273,557	\$ 2,243,096	68.5

# ACCIDENT AND SICKNESS INSURANCE

## COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1993	118,335	90,103	76.1
1994	130,182	86,811	66.7
1995	147,809	109,123	73.8
1996	156,187	108,699	69.6
1997	172,055	129,563	75.3
1998	181,364	120,699	66.6
1999	198,051	138,923	70.1
2000	228,311	173,664	76.1
2001	247,921	171,516	69.2
2002	271,866	159,396	58.6
2003	309,395	183,604	59.3
2004	318,008	207,165	65.1
2005	351,377	195,385	55.6
2006	374,376	206,268	55.1
2007	406,090	205,758	50.7
2008	437,458	217,794	49.8
2009	462,315	242,133	52.4
2010	497,892	257,822	51.8
2011	529,576	269,988	51.0
2012	565,350	288,150	51.0

# HAIL INSURANCE

## COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1993	34,163	14,813	43.4
1994	39,070	68,480	175.3
1995	42,201	66,672	158.0
1996	63,137	26,927	42.6
1997	48,981	23,534	48.0
1998	50,482	18,249	36.1
1999	43,072	24,082	55.9
2000	44,824	53,026	118.3
2001	42,662	52,726	123.6
2002	53,538	30,855	57.6
2003	54,651	42,174	77.2
2004	65,505	36,599	55.9
2005	68,880	45,791	66.5
2006	56,663	58,566	103.4
2007	80,221	75,767	94.4
2008	111,017	132,890	119.7
2009	97,864	13,626	13.9
2010	94,012	57,142	60.8
2011	99,049	68,710	69.4
2012	126,375	90,844	71.9

**LIFE INSURANCE (All Plans Excluding Fraternal)**

**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1993	474,979	533,063	112.2
1994	480,921	553,298	117.1
1995	510,746	581,047	113.7
1996	430,277	609,698	141.7
1997	447,517	634,269	141.7
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000	474,112	576,587	121.6
2001	482,590	502,858	104.2
2002	507,511	470,163	92.6
2003	562,953	463,487	77.5
2004	570,039	494,462	86.7
2005	593,650	527,671	88.9
2006	549,520	512,477	93.3
2007	572,275	518,969	90.7
2008	616,146	496,836	80.6
2009	746,275	499,101	66.9
2010	703,368	540,503	76.8
2011	683,396	514,386	75.3
2012	710,401	545,089	76.7

**PROPERTY AND CASUALTY - AIRCRAFT INSURANCE**

**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1993	3,544	1,477	41.7
1994	3,395	1,781	52.5
1995	3,502	2,314	66.1
1996	4,330	3,141	72.5
1997	4,037	8,244	204.2
1998	4,360	3,144	72.1
1999	3,426	2,609	76.2
2000	5,725	1,866	32.6
2001	6,287	3,749	59.6
2002	6,289	17,011	270.5
2003	6,532	-181	
2004	7,969	2,449	30.7
2005	7,020	-2,452	
2006	5,460	2,727	49.9
2007	5,554	844	15.2
2008	6,422	841	13.1
2009	7,483	5,255	70.2
2010	7,426	2,065	27.8
2011	6,281	6,020	95.8
2012	5,649	2,099	37.2



**PROPERTY AND CASUALTY – AUTOMOBILE ACCIDENT INSURANCE ACT**  
**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1993	298,986	315,727	105.6
1994	314,618	406,596	129.2
1995	324,840	333,329	102.6
1996	318,604	362,460	113.8
1997	362,682	372,828	102.8
1998	405,601	350,292	86.4
1999	429,045	384,324	89.6
2000	448,472	411,172	91.7
2001	420,020	465,418	110.8
2002	488,178	435,312	89.2
2003	493,657	451,762	91.5
2004	527,182	392,689	74.5
2005	522,023	460,208	88.2
2006	562,069	449,072	79.9
2007	561,568	523,824	93.3
2008	612,743	550,890	89.9
2009	653,672	593,901	90.9
2010	711,277	610,957	85.9
2011	748,961	824,441	110.1
2012	785,679	742,671	94.6

**PROPERTY AND CASUALTY – AUTOMOBILE EXTENSION INSURANCE**  
**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1993	61,001	29,632	48.6
1994	61,276	41,865	68.6
1995	61,864	43,723	70.7
1996	67,089	42,206	62.9
1997	79,646	46,309	58.1
1998	87,485	51,784	59.2
1999	87,094	51,870	59.6
2000	91,102	63,332	69.5
2001	97,544	76,472	78.4
2002	106,484	66,465	62.4
2003	117,855	57,441	48.7
2004	128,231	57,016	44.5
2005	129,662	47,120	36.3
2006	134,482	69,176	51.4
2007	139,842	60,704	43.4
2008	145,087	59,934	41.3
2009	148,997	67,004	45.0
2010	150,048	71,768	47.8
2011	158,575	87,091	54.9
2012	170,596	86,922	51.0

PROPERTY AND CASUALTY – BOILER AND MACHINERY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1993	5,060	1,431	28.3
1994	5,933	10,138	170.9
1995	7,255	-639	
1996	7,899	3,788	48.0
1997	8,415	7,260	86.3
1998	7,470	5,278	70.7
1999	8,243	3,492	42.4
2000	5,936	7,932	133.6
2001	8,056	752	9.3
2002	11,478	7,121	62.0
2003	13,635	3,804	27.9
2004	13,126	3,662	27.9
2005	19,544	5,566	28.5
2006	18,372	-259	
2007	15,792	2,086	13.2
2008	21,492	4,540	21.1
2009	20,969	2,678	12.8
2010	28,259	4,393	15.5
2011	30,498	8,723	28.6
2012	35,827	13,493	37.7

PROPERTY AND CASUALTY – GUARANTEE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1993	4,897	2,231	45.6
1994	5,918	701	11.8
1995	6,474	527	8.1
1996	6,424	315	4.9
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,080	724	10.2
2000	6,660	1,430	21.5
2001	7,841	2,518	32.1
2002	8,557	571	6.7
2003	9,657	1,821	18.9
2004	11,313	366	3.2
2005	12,014	1,114	9.3
2006	14,651	2,773	18.9
2007	17,875	1,187	6.6
2008	21,314	3,334	15.6
2009	22,350	2,165	9.7
2010	24,850	13,761	55.4
2011	24,354	2,923	12.0
2012	25,860	4,665	18.0

**PROPERTY AND CASUALTY – LIABILITY INSURANCE**

**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1993	32,212	18,852	58.5
1994	38,163	18,118	47.5
1995	40,950	20,466	50.0
1996	49,967	32,671	65.4
1997	45,921	20,102	43.8
1998	48,276	34,281	71.0
1999	50,894	28,980	56.9
2000	51,998	28,608	55.0
2001	57,388	47,271	82.4
2002	67,511	41,385	61.3
2003	84,554	56,849	67.2
2004	96,266	33,607	34.9
2005	101,830	48,775	47.9
2006	106,297	51,378	48.3
2007	107,431	39,292	36.6
2008	110,092	42,616	38.7
2009	112,588	33,938	30.1
2010	121,304	75,914	62.6
2011	128,487	47,076	36.6
2012	133,179	28,583	21.5

**PROPERTY AND CASUALTY – MARINE INSURANCE**

**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1993	112	89	79.5
1994	52	134	257.7
1995	109	146	133.9
1996	299	-2	
1997	205	99	48.3
1998	263	21	8.0
1999	1,190	239	20.1
2000	92	16	17.4
2001	673	61	9.1
2002	1,970	3,112	158.0
2003	2,108	432	20.5
2004	1,019	845	82.9
2005	4,055	50	1.2
2006	3,210	1,397	43.5
2007	6,480	1,787	27.6
2008	4,587	398	8.7
2009	2,695	3,617	134.2
2010	3,834	1,563	40.8
2011	4,787	4,413	92.2
2012	4,585	4,141	90.3

PROPERTY AND CASUALTY – MORTGAGE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1993	243	337	138.7
1994	2	387	19,350.0
1995	8	63	787.5
1996	281	-65	
1997	1,191	85	7.1
1998	1,228	152	12.4
1999	1,273	-94	
2000	1,316	117	8.9
2001	1,707	164	9.6
2002	3,056	315	10.3
2003	4,793	87	1.8
2004	8,492	273	3.2
2005	7,323	765	10.4
2006	10,992	412	3.7
2007	23,413	-97	
2008	20,137	193	1.0
2009	10,866	1,229	11.3
2010	18,840	1,525	8.1
2011	24,808	3,847	15.5
2012	30,462	738	2.4

PROPERTY AND CASUALTY – PROPERTY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1993	206,981	171,340	82.8
1994	209,314	139,232	66.5
1995	222,673	169,322	76.0
1996	231,358	145,406	62.8
1997	242,572	133,824	55.2
1998	240,018	126,993	52.9
1999	240,455	159,141	66.2
2000	247,482	158,592	64.1
2001	267,612	180,251	67.4
2002	298,507	179,720	60.2
2003	336,153	181,313	53.9
2004	359,881	180,853	50.3
2005	376,769	229,806	61.0
2006	400,641	185,947	46.4
2007	433,093	253,036	58.4
2008	483,968	263,585	54.5
2009	525,625	240,344	45.7
2010	573,623	467,061	81.4
2011	617,476	489,700	79.3
2012	679,594	435,501	64.1

## TOTAL INSURANCE

## COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1993	1,240,513	1,179,095	95.0
1994	1,288,844	1,337,541	103.8
1995	1,368,431	1,326,093	96.9
1996	1,334,240	1,328,256	99.6
1997	1,420,127	1,376,251	96.9
1998	1,454,749	1,310,509	90.1
1999	1,534,214	1,384,610	90.2
2000	1,606,030	1,476,342	91.9
2001	1,640,301	1,503,756	91.7
2002	1,824,945	1,411,426	77.3
2003	1,995,943	1,415,593	70.9
2004	2,107,031	1,409,986	66.9
2005	2,194,147	1,559,799	71.1
2006	2,236,733	1,539,934	68.8
2007	2,369,634	1,683,157	71.0
2008	2,590,463	1,773,851	68.5
2009	2,811,699	1,704,991	60.6
2010	2,934,733	2,104,474	71.7
2011	3,056,248	2,327,318	76.1
2012	3,273,557	2,243,096	68.5

# ACCIDENT AND SICKNESS INSURANCE

## SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	122	-5	
ACE INA Life Insurance	2,346	191	8.1
Aetna Life Insurance Company	421	13	3.1
Allianz Global Risks US Insurance Company	1,545	394	25.5
American Bankers Insurance Company of Florida	5,985	283	4.7
American Bankers Life Assurance Company of Florida	1,910	295	15.4
American Income Life Insurance Company	681	187	27.5
Assumption Mutual Life Insurance Company	5	5	100.0
AssurePro Insurance Company Limited	1,222	600	49.1
Aviva Insurance Company of Canada	5		
Blue Cross Life Insurance Company of Canada	16,120	6,720	41.7
BMO Life Assurance Company	1,393	754	54.1
BMO Life Insurance Company	1,476	44	3.0
Canada Life Assurance Company, The	30,354	3,556	11.7
Canadian Premier Life Insurance Company	6,508	1,108	17.0
Canassurance Insurance Company	20	4	20.0
Chartis Insurance Company of Canada	2,797	1,956	69.9
Chubb Insurance Company of Canada	5		
CIBC Life Insurance Company Limited	2,277	424	18.6
Combined Insurance Company of America	11,727	3,206	27.3
Connecticut General Life Insurance Company	127	123	96.9
Co-operators General Insurance Company	32		
Co-operators Life Insurance Company	21,457	13,657	63.6
CT Financial Assurance Company	99	60	60.6
CUMIS General Insurance Company	30		
CUMIS Life Insurance Company	14,286	3,518	24.6
Desjardins Financial Security Life Assurance Company	16,781	9,961	59.4
Echelon General Insurance Company	19	8	42.1
Empire Life Insurance Company, The	4,331	2,560	59.1
Equitable Life Insurance Company of Canada, The	3,985	2,060	51.7
Everest Insurance Company of Canada	9	5	55.6
Excellence Life Insurance Company, The	99		
Fenchurch General Insurance Company	1,041	607	58.3
First Canadian Insurance Corporation	8,437	459	5.4
Foresters Life Insurance Canada	420	50	11.9
GMS Insurance Inc.	472	411	87.1
Great-West Life Assurance Company, The	188,409	125,465	66.6
Green Shield Canada	4,023	3,569	88.7
Guarantee Company of North America, The	1		
Household Life Insurance Company	227	-63	
Industrial Alliance Insurance and Financial Services Inc.	21,753	7,765	35.7

# ACCIDENT AND SICKNESS INSURANCE

## SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
La Capitale Insurance and Financial Services Inc.	1,155	637	55.2
Legacy General Insurance Company	283	43	15.2
Life Insurance Company of North America	4		
Lloyd's Underwriters	594	169	28.5
Manufacturers Life Insurance Company, The	62,849	35,763	56.9
Mennonite Mutual Fire Insurance Company of Saskatchewan	3		
National Bank Life Insurance Company	72	14	19.4
Northbridge General Insurance Corporation	1		
Penncorp Life Insurance Company	9,546	3,723	39.0
Primerica Life Insurance Company of Canada	1		
RBC Insurance Company of Canada	3,816	1,074	28.1
RBC Life Insurance Company	10,987	5,322	48.4
Reliable Life Insurance Company	252	53	21.0
Royal & Sun Alliance Insurance Company of Canada	441		
Scotia Life Insurance Company	1,387	250	18.0
SGL	50		
SSQ Life Insurance Company Inc.	6,409	2,767	43.2
SSQ, Insurance Company Inc.	1,192	338	28.4
Standard Life Assurance Company of Canada, The	7,399	3,747	50.6
Sun Life Assurance Company of Canada	78,887	41,045	52.0
TD Life Insurance Company	1,607	1,338	83.3
Trans Global Life Insurance Company	192	12	6.3
Transamerica Life Canada	58		
Triton Insurance Company	1,230	248	20.2
Wawanesa Life Insurance Company, The	946	588	62.2
Western Life Assurance Company	3,032	1,069	35.3
2012 TOTALS	\$ 565,350	\$ 288,150	51.0

**HAIL INSURANCE****SASKATCHEWAN - 2012**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	8,183	4,759	58.2
Additional Municipal Hail Limited	24,786	19,803	79.9
Co-operative Hail Insurance Company Limited	45,032	32,682	72.6
Northbridge General Insurance Corporation	3,625	3,248	89.6
Palliser Insurance Company Limited	44,749	30,352	67.8
2012 TOTALS	\$ 126,375	\$ 90,844	71.9



LIFE INSURANCE - 2012

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "\$000"

Insurer	Policies in Force at end of 2011 Amount	New Issued and Other Additions in 2012 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2012 Amount
	\$	\$	\$	\$		\$
ACE INA Life Insurance	13,341	7,055	5,478		408	14,918
Aetna Life Insurance Company	16				2	16
Allianz Life Insurance Company of North America	369				33	369
American Bankers Life Assurance Company of Florida	432,851	2,720	110,432		195,911	325,139
American Health and Life Insurance Company	37,021	31,469	32,158		3,467	36,332
American Income Life Insurance Company	219,689	26,171	29,461		9,207	216,399
Assumption Mutual Life Insurance Company	29,192	19,336	860		286	47,668
Assurant Life of Canada	160,432	14,577	19,723		18,522	155,286
AXA Equitable Life Insurance Company	192	5			6	197
Blue Cross Life Insurance Company of Canada	2,322,416	540,858	104,018		26,432	2,759,256
BMO Life Assurance Company	1,079,383	291,521	130,048		7,540	1,240,856
BMO Life Insurance Company	19,783	326	3,030		6,068	17,079
Canada Life Assurance Company, The	14,936,158	1,945,755	744,040		239,734	16,137,873
Canadian Premier Life Insurance Company	488,466	139,960	113,192		10,908	515,234
CIBC Life Insurance Company Limited	14,236		1,157		270	13,079
CMFG Life Insurance Company	190	2	21		38	171
Combined Insurance Company of America	12,074	1,896	1,048		482	12,922
Connecticut General Life Insurance Company	1				1	1
Co-operators Life Insurance Company	5,512,684	1,136,452	473,896		46,183	6,175,240
CUMIS Life Insurance Company	4,646,892	936,461	711,243		4,059	4,872,110
Desjardins Financial Security Life Assurance Company	1,042,146	199,100	88,661		21,573	1,152,585
Empire Life Insurance Company, The	1,429,777	260,821	72,266		7,355	1,618,332
Equitable Life Insurance Company of Canada, The	2,957,942	595,762	191,946		11,334	3,361,758
Excellence Life Insurance Company, The	6,520	5,445	575		59	11,390
First Canadian Insurance Corporation	495,219	192,976	127,320		18,424	560,875
Foresters Life Insurance Canada	243,412	53,942	20,701		2,874	276,653
Gerber Life Insurance Company	14,538	1,162	809		1,198	14,891
Great-West Life Assurance Company, The	18,041,189	1,059,639	749,299		486,068	18,351,529
Household Life Insurance Company	74,015	6,162	19,961		2,502	60,216
Industrial Alliance Insurance and Financial Services Inc.	3,023,759	1,501,555	435,594		65,908	4,089,720
La Capitale Insurance and Financial Services Inc.	117,372	42,998	16,325		713	144,045
London Life Insurance Company	3,878,244	567,870	232,518		36,268	4,213,596
Manufacturers Life Insurance Company, The	13,790,810	2,197,172	870,820	-19	87,512	15,117,143
Manulife Canada Ltd.	366,767	1,525	21,413		2,967	346,879
National Bank Life Insurance Company	27,461	6,279	4,804		13	28,936
New York Life Insurance Company	20,041	5,023	20	3	49	25,047
Penncorp Life Insurance Company	87,940	1,764	4,093		1,141	85,611
Primerica Life Insurance Company of Canada	2,493,569	604,570	446,780		6,365	2,651,359
RBC Life Insurance Company	2,081,401	345,031	276,896		9,263	2,149,536

LIFE INSURANCE - 2012

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "\$000"

Insurer	Policies in Force at end of 2011 Amount	New Issued and Other Additions in 2012 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2012 Amount
	\$	\$	\$	\$		\$
Reliable Life Insurance Company	46,845		3,934		170	42,911
Scotia Life Insurance Company	38,292	12,948	4,759		287	46,481
SSQ Life Insurance Company Inc.	355,310	236,134	117,211		6,670	474,233
SSQ, Insurance Company Inc.	6,480	2,344	994		24	7,830
Standard Life Assurance Company of Canada, The	1,788,982	44,512	83,400		15,003	1,750,094
Sun Life Assurance Company of Canada	22,668,730	3,136,188	1,025,653	-175	212,513	24,779,090
TD Life Insurance Company	49,449	14,609	6,221		276	57,837
Trans Global Life Insurance Company	13,600		8,961		2,748	4,639
Transamerica Life Canada	2,405,229	308,315	202,155		8,909	2,511,389
Union Life Mutual Assurance Company, The	3,040	2,041	200		24	4,881
United American Insurance Company	197		36		14	161
Wawanesa Life Insurance Company, The	1,866,162	232,164	124,865		12,346	1,973,461
Western Life Assurance Company	430,912	106,945	18,846		16,988	519,011
2012 TOTALS	\$ 109,790,736	\$ 16,839,560	\$ 7,657,841	\$ -191	1,607,115	\$ 118,972,264

# LIFE INSURANCE - 2012

## TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "\$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
ACE INA Life Insurance	31	1,279	1,310				1,310
Aetna Life Insurance Company	1	68	69				69
Allianz Life Insurance Company of North America	3		3				3
American Bankers Life Assurance Company of Florida	26	8,135	8,161				8,161
American Health and Life Insurance Company		665	665				665
American Income Life Insurance Company	4,495		4,495				4,495
Assumption Mutual Life Insurance Company	303	1	304		231	231	535
Assurant Life of Canada	3,454	663	4,117	12,371	502	12,873	16,990
Atradius Credit Insurance N.V.		14	14				14
AXA Equitable Life Insurance Company	4		4				4
Blue Cross Life Insurance Company of Canada	374	6,725	7,099				7,099
BMO Life Assurance Company	7,186	155	7,341	708		708	8,049
BMO Life Insurance Company		415	415				415
Canada Life Assurance Company, The	46,805	46,208	93,013	6,917	2,806	9,723	102,736
Canadian Premier Life Insurance Company		4,290	4,290				4,290
CIBC Life Insurance Company Limited	211		211				211
CMFG Life Insurance Company	4		4				4
Combined Insurance Company of America	230		230				230
Compagnie Francaise d'Assurance pour le Commerce Extérieur		244	244				244
Co-operators Life Insurance Company	11,979	5,448	17,427	2,068		2,068	19,495
CT Financial Assurance Company	3	1	4				4
CUMIS Life Insurance Company	3,694	20,957	24,651				24,651
Desjardins Financial Security Life Assurance Company	3,991	2,350	6,341	1,617	4,102	5,719	12,060
Echelon General Insurance Company		19	19				19
Empire Life Insurance Company, The	6,881	703	7,584	4,136	60	4,196	11,780
Equitable Life Insurance Company of Canada, The	11,934	507	12,441	4,051		4,051	16,492
Euler Hermes North American Insurance Company		301	301				301
Excellence Life Insurance Company, The	20		20				20
First Canadian Insurance Corporation		7,946	7,946				7,946
Foresters Life Insurance Canada	999	815	1,814				1,814
Gerber Life Insurance Company	129		129				129
Great-West Life Assurance Company, The	22,588	53,907	76,495	1,748	198	1,946	78,441
Household Life Insurance Company		441	441				441
Industrial Alliance Insurance and Financial Services Inc.	16,572	10,372	26,944	5,364	7,575	12,939	39,883
La Capitale Insurance and Financial Services Inc.	536	173	709	241		241	950
London Life Insurance Company	43,465		43,465	2,100	18,958	21,058	64,523
Manufacturers Life Insurance Company, The	53,942	17,110	71,052	7,856	2,594	10,450	81,502
Manulife Canada Ltd.	2,234		2,234				2,234
National Bank Life Insurance Company	6	132	138				138
New York Life Insurance Company	3	83	86				86

## LIFE INSURANCE - 2012

TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "\$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
Penncorp Life Insurance Company	956	2	958	9		9	967
Primerica Life Insurance Company of Canada	7,080		7,080				7,080
RBC Life Insurance Company	14,745	280	15,025	927		927	15,952
Reliable Life Insurance Company	135		135				135
Scotia Life Insurance Company	10	105	115				115
SSQ Life Insurance Company Inc.		1,440	1,440		1	1	1,441
SSQ, Insurance Company Inc.	42		42				42
Standard Life Assurance Company of Canada, The	8,138	1,499	9,637	361	219	580	10,217
Sun Life Assurance Company of Canada	62,865	42,086	104,951	11,358	14,205	25,563	130,514
TD Life Insurance Company	162		162				162
Trans Global Life Insurance Company		31	31				31
Transamerica Life Canada	10,581		10,581	7		7	10,588
Union Life Mutual Assurance Company, The	26		26				26
United American Insurance Company	12		12				12
Wawanesa Life Insurance Company, The	9,802	166	9,968	2,114		2,114	12,082
Western Life Assurance Company	1,457	1,147	2,604				2,604
2012 TOTALS	\$ 358,114	\$ 236,883	\$ 594,997	\$ 63,953	\$ 51,451	\$ 115,404	\$ 710,401

LIFE INSURANCE - 2012

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
ACE INA Life Insurance							
Insurance		32	32				32
Credit Life							
Annuity							
Accident and Sickness							
		32	32				32
Aetna Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Allianz Life Insurance Company of North America							
Insurance	41		41				41
Credit Life							
Annuity							
Accident and Sickness							
	41		41				41
American Bankers Life Assurance Company of Florida							
Insurance	54	728	782				782
Credit Life							
Annuity							
Accident and Sickness							
	54	728	782				782
American Health and Life Insurance Company							
Insurance		113	113				113
Credit Life							
Annuity							
Accident and Sickness							
		113	113				113
American Income Life Insurance Company							
Insurance	985		985				985
Credit Life							
Annuity							
Accident and Sickness							
	985		985				985
Assumption Mutual Life Insurance Company							
Insurance	19		19				19
Credit Life							
Annuity		466	466				466
Accident and Sickness							
	19	466	485				485

**LIFE INSURANCE - 2012**
**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Assurant Life of Canada							
Insurance	5,329	380	5,709				5,709
Credit Life							
Annuity	3,506	1,805	5,311				5,311
Accident and Sickness							
	8,835	2,185	11,020				11,020
Atradius Credit Insurance N.V.							
Insurance							
Credit Life		1	1				1
Annuity							
Accident and Sickness							
		1	1				1
AXA Equitable Life Insurance Company							
Insurance				2		2	2
Credit Life							
Annuity							
Accident and Sickness							
				2		2	2
Blue Cross Life Insurance Company of Canada							
Insurance	138	3,287	3,425		-35	-35	3,390
Credit Life							
Annuity							
Accident and Sickness							
	138	3,287	3,425		-35	-35	3,390
BMO Life Assurance Company							
Insurance	3,478		3,478	55		55	3,533
Credit Life							
Annuity	815	166	981				981
Accident and Sickness							
	4,293	166	4,459	55		55	4,514
BMO Life Insurance Company							
Insurance		34	34				34
Credit Life							
Annuity							
Accident and Sickness							
		34	34				34
Canada Life Assurance Company, The							
Insurance	15,325	268	15,593	6,678		6,678	22,271
Credit Life							
Annuity	16,276	5,793	22,069				22,069
Accident and Sickness							
	31,601	6,061	37,662	6,678		6,678	44,340

**LIFE INSURANCE - 2012**
**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Canadian Premier Life Insurance Company							
Insurance		863	863				863
Credit Life							
Annuity							
Accident and Sickness							
		863	863				863
Chartis Insurance Company of Canada							
Insurance							
Credit Life		-1	-1				-1
Annuity							
Accident and Sickness							
		-1	-1				-1
CIBC Life Insurance Company Limited							
Insurance	233		233				233
Credit Life							
Annuity							
Accident and Sickness							
	233		233				233
CMFG Life Insurance Company							
Insurance	2		2	3		3	5
Credit Life							
Annuity							
Accident and Sickness							
	2		2	3		3	5
Combined Insurance Company of America							
Insurance	211		211	4		4	215
Credit Life							
Annuity							
Accident and Sickness							
	211		211	4		4	215
Compagnie Francaise d'Assurance pour le Commerce Extérieur							
Insurance							
Credit Life		47	47				47
Annuity							
Accident and Sickness							
		47	47				47
Connecticut General Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							



# LIFE INSURANCE - 2012

## TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Co-operators Life Insurance Company							
Insurance	2,824	3,870	6,694	565	1	566	7,260
Credit Life							
Annuity	2,275	808	3,083				3,083
Accident and Sickness					1,514	1,514	1,514
	5,099	4,678	9,777	565	1,515	2,080	11,857
CT Financial Assurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
CUMIS Life Insurance Company							
Insurance	2,089	7,713	9,802	3	1,674	1,677	11,479
Credit Life							
Annuity	29		29				29
Accident and Sickness					2,117	2,117	2,117
	2,118	7,713	9,831	3	3,791	3,794	13,625
Desjardins Financial Security Life Assurance Company							
Insurance	3,399	955	4,354	397	-11	386	4,740
Credit Life							
Annuity	3,781	1,602	5,383				5,383
Accident and Sickness					-71	-71	-71
	7,180	2,557	9,737	397	-82	315	10,052
Empire Life Insurance Company, The							
Insurance	2,347	77	2,424	444		444	2,868
Credit Life							
Annuity	4,006	58	4,064				4,064
Accident and Sickness							
	6,353	135	6,488	444		444	6,932
Equitable Life Insurance Company of Canada, The							
Insurance	5,761	347	6,108	757		757	6,865
Credit Life							
Annuity	4,143	26	4,169				4,169
Accident and Sickness							
	9,904	373	10,277	757		757	11,034
Euler Hermes North American Insurance Company							
Insurance							
Credit Life		31	31				31
Annuity							
Accident and Sickness							
		31	31				31



# LIFE INSURANCE - 2012

## TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Excellence Life Insurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
First Canadian Insurance Corporation							
Insurance		385	385				385
Credit Life							
Annuity							
Accident and Sickness							
		385	385				385
Foresters Life Insurance Canada							
Insurance	780		780	65		65	845
Credit Life							
Annuity	1	43	44				44
Accident and Sickness							
	781	43	824	65		65	889
Gerber Life Insurance Company							
Insurance	13		13				13
Credit Life							
Annuity							
Accident and Sickness							
	13		13				13
Great-West Life Assurance Company, The							
Insurance	11,509	33,081	44,590	5,887	-1,293	4,594	49,184
Credit Life							
Annuity	10,086	921	11,007				11,007
Accident and Sickness					1,817	1,817	1,817
	21,595	34,002	55,597	5,887	524	6,411	62,008
Household Life Insurance Company							
Insurance		2	2				2
Credit Life							
Annuity							
Accident and Sickness							
		2	2				2
Industrial Alliance Insurance and Financial Services Inc.							
Insurance	11,680	1,984	13,664	41	294	335	13,999
Credit Life							
Annuity	5,353	9,877	15,230				15,230
Accident and Sickness					136	136	136
	17,033	11,861	28,894	41	430	471	29,365

# LIFE INSURANCE - 2012

## TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
La Capitale Insurance and Financial Services Inc.							
Insurance		83	83				83
Credit Life							
Annuity	3		3				3
Accident and Sickness							
	3	83	86				86
Life Insurance Company of North America							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
London Life Insurance Company							
Insurance	20,597		20,597	15,823		15,823	36,420
Credit Life							
Annuity	5,030	22,407	27,437	23		23	27,460
Accident and Sickness							
	25,627	22,407	48,034	15,846		15,846	63,880
Manufacturers Life Insurance Company, The							
Insurance	38,166	9,617	47,783	6,649	922	7,571	55,354
Credit Life							
Annuity	47,399	5,817	53,216	1		1	53,217
Accident and Sickness					2,991	2,991	2,991
	85,565	15,434	100,999	6,650	3,913	10,563	111,562
Manulife Canada Ltd.							
Insurance	2,348		2,348	156		156	2,504
Credit Life							
Annuity							
Accident and Sickness							
	2,348		2,348	156		156	2,504
Massachusetts Mutual Life Insurance Company							
Insurance							
Credit Life							
Annuity		12	12				12
Accident and Sickness							
		12	12				12
National Bank Life Insurance Company							
Insurance	2	31	33				33
Credit Life							
Annuity							
Accident and Sickness							
	2	31	33				33

**LIFE INSURANCE - 2012**
**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
New York Life Insurance Company							
Insurance		17	17	1	39	40	57
Credit Life							
Annuity							
Accident and Sickness							
		17	17	1	39	40	57
Penncorp Life Insurance Company							
Insurance	662		662				662
Credit Life							
Annuity	72		72				72
Accident and Sickness							
	734		734				734
Primerica Life Insurance Company of Canada							
Insurance	4,469		4,469				4,469
Credit Life							
Annuity							
Accident and Sickness							
	4,469		4,469				4,469
RBC Life Insurance Company							
Insurance	9,713	101	9,814	131		131	9,945
Credit Life							
Annuity	41		41				41
Accident and Sickness							
	9,754	101	9,855	131		131	9,986
Reliable Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Scotia Life Insurance Company							
Insurance	1	-1					
Credit Life							
Annuity							
Accident and Sickness							
	1	-1					
SSQ Life Insurance Company Inc.							
Insurance		834	834		35	35	869
Credit Life							
Annuity		1	1				1
Accident and Sickness					34	34	34
		835	835		69	69	904

# LIFE INSURANCE - 2012

## TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
SSQ, Insurance Company Inc.							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Standard Life Assurance Company of Canada, The							
Insurance	3,506	469	3,975	407	171	578	4,553
Credit Life							
Annuity	5,247	2,950	8,197				8,197
Accident and Sickness							
	8,753	3,419	12,172	407	171	578	12,750
Standard Life Assurance Limited							
Insurance							
Credit Life							
Annuity	309	90	399				399
Accident and Sickness							
	309	90	399				399
Sun Life Assurance Company of Canada							
Insurance	30,515	19,833	50,348	11,671	3,708	15,379	65,727
Credit Life							
Annuity	27,122	16,247	43,369				43,369
Accident and Sickness					-1,824	-1,824	-1,824
	57,637	36,080	93,717	11,671	1,884	13,555	107,272
TD Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Trans Global Life Insurance Company							
Insurance		7	7				7
Credit Life							
Annuity							
Accident and Sickness							
		7	7				7
Transamerica Life Canada							
Insurance	6,520		6,520	23		23	6,543
Credit Life							
Annuity	1,310		1,310				1,310
Accident and Sickness							
	7,830		7,830	23		23	7,853

LIFE INSURANCE - 2012

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Wawanesa Life Insurance Company, The							
Insurance	4,914	216	5,130	1,001		1,001	6,131
Credit Life							
Annuity	2,432		2,432				2,432
Accident and Sickness							
	7,346	216	7,562	1,001		1,001	8,563
Western Life Assurance Company							
Insurance	115	609	724				724
Credit Life							
Annuity							
Accident and Sickness							
	115	609	724				724
2012 TOTALS	326,981	155,102	482,083	50,787	12,219	63,006	545,089

PROPERTY AND CASUALTY      AIRCRAFT INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	82	-135	
Allianz Global Risks US Insurance Company	1,317	249	18.9
Aspen Insurance UK Limited		1	
Berkley Insurance Company	16		
Canadian Applicators Insurance Reciprocal	801	189	23.6
Chartis Insurance Company of Canada	23	-122	
Continental Casualty Company		-29	
Hartford Fire Insurance Company		-9	
Liberty Mutual Insurance Company	11	1	9.1
Lloyd's Underwriters	832	1,121	134.7
Mitsui Sumitomo Insurance Company, Limited	159	55	34.6
National Liability & Fire Insurance Company	395	122	30.9
Northbridge General Insurance Corporation		-8	
Royal & Sun Alliance Insurance Company of Canada	-17	1	
SGI	67		
Temple Insurance Company	847	468	55.3
Westport Insurance Corporation	313	63	20.1
XL Insurance Company Limited	803	132	16.4
2012 TOTALS	\$ 5,649	\$ 2,099	37.2

PROPERTY AND CASUALTY      AUTOMOBILE ACCIDENT INSURANCE ACT

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Saskatchewan Auto Fund	\$ 785,679	\$ 742,871	94.6
2012 TOTALS	\$ 785,679	\$ 742,871	94.6

PROPERTY AND CASUALTY    AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	774	407	52.6
Allianz Global Risks US Insurance Company		-38	
American Road Insurance Company, The	369	417	113.0
Arch Insurance Company	-2	6	
AssurePro Insurance Company Limited	505	178	35.2
Aviva Insurance Company of Canada	5,974	4,718	79.0
AXA Pacific Insurance Company	35	189	540.0
Chartis Insurance Company of Canada	527	-8	
Chubb Insurance Company of Canada	147	15	10.2
Continental Casualty Company	157	37	23.6
Co-operators General Insurance Company	7,765	6,077	78.3
CorePointe Insurance Company		-173	
CUMIS General Insurance Company	20	-18	
Dominion of Canada General Insurance Company, The	61	144	236.1
Echelon General Insurance Company		8	
Economical Mutual Insurance Company	7		
Electric Insurance Company	9	-1	
Federated Insurance Company of Canada	2,126	879	41.3
Hartford Fire Insurance Company	6	42	700.0
Intact Insurance Company	964	333	34.5
Liberty Mutual Insurance Company	427	197	46.1
Lloyd's Underwriters	1,390	272	19.6
Mennonite Mutual Fire Insurance Company of Saskatchewan	337	190	56.4
Mitsui Sumitomo Insurance Company, Limited	4		
Motors Insurance Corporation	526	552	104.9
Northbridge Commercial Insurance Corporation	25		
Northbridge General Insurance Corporation	63	3	4.8
Old Republic Insurance Company of Canada	20		
Omega General Insurance Company		-2	
Portage la Prairie Mutual Insurance Company, The	1,096	547	49.9
Protective Insurance Company	3	89	2,966.7
RBC General Insurance Company	422	134	31.8
Royal & Sun Alliance Insurance Company of Canada	507	123	24.3
Saskatchewan Mutual Insurance Company	8,684	4,148	47.8
Sentry Insurance A Mutual Company	12	6	50.0
SGI	134,960	66,158	49.0
Sovereign General Insurance Company, The	282	28	9.9
St. Paul Fire and Marine Insurance Company	668	721	107.9
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2		
Zurich Insurance Company Ltd.	1,724	544	31.6
2012 TOTALS	\$ 170,596	\$ 86,922	51.0



PROPERTY AND CASUALTY      BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	90		
Allianz Global Risks US Insurance Company	149	-27	
Aviva Insurance Company of Canada	868	345	39.7
AXA Pacific Insurance Company	-1	-5	
AXIS Reinsurance Company (Canadian Branch)	7	1	14.3
Berkley Insurance Company	1		
Boiler Inspection and Insurance Company of Canada, The	1,780	1,756	98.7
Chartis Insurance Company of Canada	491	-89	
Chubb Insurance Company of Canada	65	2	3.1
Continental Casualty Company	60	13	21.7
Co-operators General Insurance Company	325	33	10.2
CUMIS General Insurance Company	36		
Dominion of Canada General Insurance Company, The	42		
Ecclesiastical Insurance Office plc	31		
Economical Mutual Insurance Company	37		
Factory Mutual Insurance Company	4,992	7,023	140.7
Federated Insurance Company of Canada	116	34	29.3
Gore Mutual Insurance Company	11		
Grain Insurance and Guarantee Company	264	18	6.8
Great American Insurance Company	4		
Industrial-Alliance Pacific General Insurance Corporation	15,190	1,562	10.3
Intact Insurance Company	325	18	5.5
Lloyd's Underwriters	461	260	56.4
Mennonite Mutual Fire Insurance Company of Saskatchewan	216		
Millennium Insurance Corporation	3,428	651	19.0
Mutual Fire Insurance Company of British Columbia, The	9		
Northbridge General Insurance Corporation	109	-1	
Novex Insurance Company	1		
Optimum Insurance Company Inc.	3		
Royal & Sun Alliance Insurance Company of Canada	2,796	709	25.4
Saskatchewan Mutual Insurance Company	67	23	34.3
SGI	1,306	600	45.9
SGI Canada Insurance Services Ltd.	1		
Sovereign General Insurance Company, The	115		
St. Paul Fire and Marine Insurance Company	25	-10	
Temple Insurance Company	273	1	0.4
Travelers Insurance Company of Canada	314	210	66.9
Trisura Guarantee Insurance Company	250	44	17.6
Virginia Surety Company, Inc.	40		
Wawanesa Mutual Insurance Company, The	392	70	17.9
Westport Insurance Corporation	51	74	145.1

PROPERTY AND CASUALTY    BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
XL Insurance Company Limited		7	
Zurich Insurance Company Ltd.	1,087	171	15.7
2012 TOTALS	\$ 35,827	\$ 13,493	37.7

**PROPERTY AND CASUALTY      GUARANTEE INSURANCE**
**SASKATCHEWAN - 2012**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	91	8	8.8
Aviva Insurance Company of Canada	179	3	1.7
AXA Pacific Insurance Company	337	59	17.5
AXIS Reinsurance Company (Canadian Branch)	20	12	60.0
Berkley Insurance Company	1	-5	
Canadian Farm Insurance Corp.	9		
Chartis Insurance Company of Canada	216	132	61.1
Chicago Title Insurance Company	408	55	13.5
Chubb Insurance Company of Canada	393	-16	
Continental Casualty Company	764	5	0.7
Co-operators General Insurance Company	132		
CUMIS General Insurance Company	748	656	87.7
DAS Legal Protection Insurance Company Limited	54	10	18.5
Dominion of Canada General Insurance Company, The	14		
Economical Mutual Insurance Company	21		
FCT Insurance Company Ltd.	3,861	760	19.7
Federated Insurance Company of Canada	37	6	16.2
First American Title Insurance Company	517	102	19.7
Grain Insurance and Guarantee Company	78	-10	
Great American Insurance Company	8	2	25.0
Guarantee Company of North America, The	2,287	553	24.2
Hartford Fire Insurance Company	9		
Industrial-Alliance Pacific General Insurance Corporation	206		
Intact Insurance Company	708	306	43.2
Jevco Insurance Company	361		
Lawyers' Professional Indemnity Company	17	-21	
Liberty Mutual Insurance Company	55	19	34.5
Lloyd's Underwriters	98	79	80.6
Northbridge General Insurance Corporation	39	9	23.1
Novex Insurance Company		17	
Royal & Sun Alliance Insurance Company of Canada	45	4	8.9
Saskatchewan Mutual Insurance Company	10	-3	
SGI	4,250	66	1.6
SGI Canada Insurance Services Ltd.	24		
Sovereign General Insurance Company, The	80		
St. Paul Fire and Marine Insurance Company	12	11	91.7
Stewart Title Guaranty Company	790	124	15.7
Travelers Insurance Company of Canada	2,770	862	31.1
Trisura Guarantee Insurance Company	989	739	74.7

PROPERTY AND CASUALTY    GUARANTEE INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Triton Insurance Company	6		
Western Surety Company	5,127	127	2.5
Zurich Insurance Company Ltd.	89	-6	
2012 TOTALS	\$ 25,860	\$ 4,665	18.0

**PROPERTY AND CASUALTY LIABILITY INSURANCE**
**SASKATCHEWAN - 2012**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	1,501	106	7.1
Allianz Global Risks US Insurance Company	975	286	29.3
Arch Insurance Company	1,057	375	35.5
Aspen Insurance UK Limited	145	130	89.7
Associated Electric & Gas Insurance Services Limited	310	33	10.6
Aviva Insurance Company of Canada	11,945	1,764	14.8
AXA Insurance (Canada)	63	-3	
AXA Pacific Insurance Company	589	1,919	325.8
AXIS Reinsurance Company (Canadian Branch)	605	323	53.4
Berkley Insurance Company	304		
Canadian Lawyers Insurance Association	1,245	2,491	200.1
Canadian Northern Shield Insurance Company	32	39	121.9
Canadian Universities Reciprocal Insurance Exchange	480	84	17.5
Canassurance Insurance Company	1	2	200.0
Chartis Insurance Company of Canada	5,580	1,611	28.9
Chubb Insurance Company of Canada	2,595	-355	
Community Newspapers Reciprocal Insurance Exchange	11		
Continental Casualty Company	3,574	416	11.6
Co-operators General Insurance Company	6,735	2,324	34.5
Coseco Insurance Company		96	
CUMIS General Insurance Company	1,110	61	5.5
Dominion of Canada General Insurance Company, The	350	327	93.4
Ecclesiastical Insurance Office plc	350	1	0.3
Echelon General Insurance Company	54	31	57.4
Economical Mutual Insurance Company	484	121	25.0
Electric Insurance Company	91	69	75.8
Employers Insurance Company of Wausau		1	
Energy Insurance Reciprocal	972	206	21.2
Everest Insurance Company of Canada	488	339	69.5
Federated Insurance Company of Canada	2,998	1,323	44.1
Germania Mutual Insurance Company	153	21	13.7
Gore Mutual Insurance Company	22		
Grain Insurance and Guarantee Company	2,190	774	35.3
Great American Insurance Company	416	211	50.7
Guarantee Company of North America, The	336	109	32.4
Hartford Fire Insurance Company	219	50	22.8
HDI-Gerling Industrie Versicherung AG	9	2	22.2
Healthcare Insurance Reciprocal of Canada	2,345	-624	
Intact Insurance Company	2,976	740	24.9
International Insurance Company of Hannover Ltd.	69		
Jevco Insurance Company	42	2	4.8
Jewelers Mutual Insurance Company	10		

**PROPERTY AND CASUALTY LIABILITY INSURANCE**
**SASKATCHEWAN - 2012**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Liberty Mutual Insurance Company	904	1,728	191.2
Lloyd's Underwriters	16,846	9,082	53.9
MAX Canada Insurance Company	30	28	93.3
Mennonite Mutual Fire Insurance Company of Saskatchewan	1,118	805	72.0
Millennium Insurance Corporation	4		
Mutual Fire Insurance Company of British Columbia, The	115	-4	
Nordic Insurance Company of Canada, The		-100	
Northbridge Commercial Insurance Corporation	1		
Northbridge General Insurance Corporation	2,040	4,092	200.6
Northbridge Indemnity Insurance Corporation	1,772	801	45.2
Novex Insurance Company	421	-271	
Old Republic Insurance Company of Canada	9		
Omega General Insurance Company	49	15	30.6
Optimum Insurance Company Inc.	61	1	1.6
Portage la Prairie Mutual Insurance Company, The	568	-169	
RBC General Insurance Company	61		
Real Estate Insurance Exchange	544	284	52.2
Red River Valley Mutual Insurance Company	450	35	7.8
Royal & Sun Alliance Insurance Company of Canada	3,736	523	14.0
Saskatchewan Mutual Insurance Company	2,589	-465	
Scottish & York Insurance Co. Limited		-1,514	
Sentry Insurance A Mutual Company	130	155	119.2
SGI	31,307	-1,677	
SGI Canada Insurance Services Ltd.	1		
Sompo Japan Insurance Inc.	1		
Sovereign General Insurance Company, The	1,113	17	1.5
St. Paul Fire and Marine Insurance Company	1,570	-1,795	
SUMAssure Insurance Reciprocal	231		
T.H.E. Insurance Company	2		
Temple Insurance Company	1,534	-2,998	
Traders General Insurance Company		-1	
Travelers Insurance Company of Canada	900	-544	
Trisura Guarantee Insurance Company	487	78	16.0
Virginia Surety Company, Inc.	71	131	184.5
Wawanesa Mutual Insurance Company, The	4,001	2,445	61.1
Westport Insurance Corporation	820	72	8.8
XL Insurance Company Limited	1,443	640	44.4
XL Reinsurance America Inc.	523	-36	
Zurich Insurance Company Ltd.	4,296	1,822	42.4
2012 TOTALS	\$ 133,179	\$ 28,583	21.5

PROPERTY AND CASUALTY    MARINE INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	161	91	56.5
Allianz Global Risks US Insurance Company	1,185	118	10.0
Ascentus Insurance Ltd.	10	1	10.0
Aviva Insurance Company of Canada	214	47	22.0
AXA Insurance (Canada)	34	167	491.2
Chartis Insurance Company of Canada	1,341	468	34.9
Chubb Insurance Company of Canada	6	-8	
Continental Casualty Company	10	50	500.0
Co-operators General Insurance Company	137	40	29.2
Elite Insurance Company	13	-5	
Intact Insurance Company	1		
Liberty Mutual Insurance Company	68	61	89.7
Lloyd's Underwriters	676	2,630	389.1
Northbridge General Insurance Corporation	156	85	54.5
Royal & Sun Alliance Insurance Company of Canada	32	31	96.9
Sovereign General Insurance Company, The	137	40	29.2
St. Paul Fire and Marine Insurance Company	343	10	2.9
Sunderland Marine Mutual Insurance Company Limited	108	37	34.3
Traders General Insurance Company	2		
Zurich Insurance Company Ltd.	-49	278	
2012 TOTALS	\$ 4,585	\$ 4,141	90.3

PROPERTY AND CASUALTY      MORTGAGE INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Canada Guaranty Mortgage Insurance Company	4,946	21	0.4
FCT Insurance Company Ltd.	-29	89	
Genworth Financial Mortgage Insurance Company Canada	25,545	628	2.5
2012 TOTALS	\$ 30,462	\$ 738	2.4



PROPERTY AND CASUALTY    PROPERTY INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	8,207	6,186	75.4
Affiliated FM Insurance Company	1,969	-195	
Alberta Motor Association Insurance Company	22		
Allianz Global Risks US Insurance Company	8,485	9,936	117.1
American Bankers Insurance Company of Florida	9,129	549	6.0
Arch Insurance Company	3,646	1,503	41.2
Asset Protection Insurance Exchange	429	420	97.9
Associated Electric & Gas Insurance Services Limited	321	35	10.9
Aviva Insurance Company of Canada	36,571	23,643	64.6
AXA Insurance (Canada)	156	-48	
AXA Pacific Insurance Company	199	847	425.6
AXIS Reinsurance Company (Canadian Branch)	261		
BCAA Insurance Corporation	1,566	498	31.8
Berkley Insurance Company	31	13	41.9
Boiler Inspection and Insurance Company of Canada, The	174	180	103.4
Canadian Egg Industry Reciprocal Alliance - CEIRA	55	-11	
Canadian Farm Insurance Corp.	1,977	996	50.4
Canadian Northern Shield Insurance Company	64	50	78.1
Canadian Universities Reciprocal Insurance Exchange	820	126	15.4
Canassurance Insurance Company	20		
Chartis Insurance Company of Canada	9,102	41,665	457.8
Chubb Insurance Company of Canada	1,386	2,116	152.7
Continental Casualty Company	3,859	1,059	27.4
Co-operators General Insurance Company	59,650	36,668	61.5
CorePointe Insurance Company	2		
Coseco Insurance Company	1,189	862	72.5
CUMIS General Insurance Company	1,918	897	46.8
Dominion of Canada General Insurance Company, The	833	2,144	257.4
Ecclesiastical Insurance Office plc	1,723	915	53.1
Echelon General Insurance Company	492	144	29.3
Economical Mutual Insurance Company	2,434	1,961	80.6
Elite Insurance Company	45	39	86.7
Energy Insurance Reciprocal	1,675	2,007	119.8
Everest Insurance Company of Canada	72	46	63.9
Factory Mutual Insurance Company	13,363	-2,072	
Federal Insurance Company	11	-25	
Federated Insurance Company of Canada	5,821	3,925	67.4
Federation Insurance Company of Canada		-3	
First North American Insurance Company	343	34	9.9
Germania Mutual Insurance Company	3,075	1,253	40.7
Gore Mutual Insurance Company	80	106	132.5

**PROPERTY AND CASUALTY      PROPERTY INSURANCE**
**SASKATCHEWAN - 2012**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Grain Insurance and Guarantee Company	10,975	3,078	28.0
Great American Insurance Company	2,399	337	14.0
Guarantee Company of North America, The	171	17	9.9
Hartford Fire Insurance Company	1,354	894	66.0
HDI-Gerling Industrie Versicherung AG	1,432	120	8.4
Healthcare Insurance Reciprocal of Canada	7		
Industrial-Alliance Pacific General Insurance Corporation	61	11	18.0
Intact Insurance Company	6,613	4,215	63.7
International Insurance Company of Hannover Ltd.	393	192	48.9
Jevco Insurance Company	348	200	57.5
Jewelers Mutual Insurance Company	110	-6	
Legacy General Insurance Company	492	4	0.8
Liberty Mutual Insurance Company	5,277	8,077	153.1
Lloyd's Underwriters	17,659	11,616	65.8
MAX Canada Insurance Company	570	242	42.5
Mennonite Mutual Fire Insurance Company of Saskatchewan	12,868	8,129	63.2
Millennium Insurance Corporation	24		
Mitsui Sumitomo Insurance Company, Limited	3		
Motors Insurance Corporation	521	145	27.8
Mutual Fire Insurance Company of British Columbia, The	1,582	1,748	110.5
Northbridge Commercial Insurance Corporation	2		
Northbridge General Insurance Corporation	10,751	4,261	39.6
Northbridge Indemnity Insurance Corporation	2,718	322	11.8
Northbridge Personal Insurance Corporation	1		
Novex Insurance Company	248	25	10.1
Old Republic Insurance Company of Canada	1		
Omega General Insurance Company	90	7	7.8
Optimum Insurance Company Inc.	222	5	2.3
Peace Hills General Insurance Company	4,780	4,786	100.1
Personal Insurance Company, The	1,133	244	21.5
Portage la Prairie Mutual Insurance Company, The	11,786	8,852	75.1
Primum Insurance Company	1,080	1,493	138.2
RBC General Insurance Company	848	701	82.7
RBC Insurance Company of Canada	744	695	93.4
Red River Valley Mutual Insurance Company	6,918	5,870	84.9
Royal & Sun Alliance Insurance Company of Canada	18,758	16,775	89.4
Saskatchewan Mutual Insurance Company	25,831	12,848	49.7
Scottish & York Insurance Co. Limited		-66	
Security National Insurance Company	2,905	2,265	78.0
SGI	205,070	102,522	50.0
SGI Canada Insurance Services Ltd.	90	31	34.4

PROPERTY AND CASUALTY      PROPERTY INSURANCE

SASKATCHEWAN - 2012

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Sompo Japan Insurance Inc.	77		
Sovereign General Insurance Company, The	4,014	1,415	35.3
St. Paul Fire and Marine Insurance Company	2,307	1,253	54.3
SUMAssure Insurance Reciprocal	1,744	749	42.9
TD Home and Auto Insurance Company	416	85	20.4
Temple Insurance Company	1,956	727	37.2
Tokio Marine & Nichido Fire Insurance Co., Ltd.	6	4	66.7
Traders General Insurance Company	170	180	105.9
Trans Global Insurance Company	489	12	2.5
Triton Insurance Company	595	22	3.7
Unifund Assurance Company	219	524	239.3
Waterloo Insurance Company	7		
Wawanesa Mutual Insurance Company, The	108,124	73,715	68.2
Western Financial Insurance Company	559	192	34.3
Westport Insurance Corporation	5,204	1,007	19.4
XL Insurance Company Limited	2,511	2,378	94.7
Zurich Insurance Company Ltd.	13,186	14,114	107.0
2012 TOTALS	\$ 679,594	\$ 435,501	64.1